



How to qualify for a Low Income ORCA card

Reduced Fare Qualifications for Low Income ORCA Cards

As the holder of a Kitsap Transit Low Income Reduced Fare ORCA card, you receive reduced fare on Kitsap Transit routed buses and the Kitsap Transit Foot Ferry. To receive the discount, you must pay your fare with a monthly pass or E-purse loaded onto your ORCA card. You will not receive a discount by simply showing the card to the operator. Paying your reduced fare from E-purse entitles you to a free 2-hour transfer at any location.

Low income cards must be renewed every year by showing proof of eligibility.

You can qualify for a Low Income Reduced Fare ORCA card if you are enrolled in a qualifying low income program or if you meet federal poverty guide lines. A current letter of participation from one of the following qualifying low income programs is valid:

- Food Assistance
- State Medical Assistance
- Public Housing Benefits (Section 8)
- Home Energy Assistance from KCR
- WorkFirst Program
- Social Service Agency or Shelter
- Work Release Program with Department of Corrections
- FAFSA/Financial Aid

If you are not enrolled in a qualifying program, you must meet the federal poverty level with your household income. Household income is defined as the total gross income of all household members over the age of 18. You must provide current proof of income for all family member(s) over the age of 18 with one of the following:

- Income Tax Return
- W-2 forms
- 3 months of paystubs

| Persons in Household | 2013 Federal Poverty Guideline (Annual Income) |
|--|--|
| 1 | \$11,490 |
| 2 | \$15,510 |
| 3 | \$19,530 |
| 4 | \$23,550 |
| 5 | \$27,570 |
| 6 | \$31,590 |
| 7 | \$35,610 |
| 9 | \$39,630 |
| Source: <i>US Department of Health & Human Services</i> | |

Customers may obtain a Low Income ORCA card in person at the Bremerton Ferry terminal or by mailing the completed application along with qualifying documentation to Customer Service.

Frequently Asked Questions

Where do I get my Kitsap Transit Reduced Fare ORCA card?

Low income ORCA cards are made only at Kitsap Transit's Customer Service Office, located inside the Bremerton Transportation Center at 10 Washington Avenue, Bremerton.

Can I still pay my fare with cash?

You can always pay your fare with cash. However, cash-paying riders are not eligible for reduced fare or a 2-hour, any-direction transfer.

What can I load on an ORCA card?

E-purse - E-purse works just like cash when you pay your fare. Simply load money onto your card and tap your card when you ride. The card deducts the correct fare.

Agency Specific Pass - A monthly bus pass for a single agency, like a Kitsap Transit Reduced Fare Monthly Pass.

Regional PugetPass - A monthly pass valid on Kitsap Transit, as well as Community, Metro, Pierce, Everett and Sound Transit. Sold in trip values from .75 to \$4.75. (Low income discounts are available on Kitsap Transit services only.)

How do I add value to my card?

If you need the use of a pass or E-purse immediately, value must be added to your ORCA card in person at Kitsap Transit's Customer Service Office or at an Add Value Location. If you add value to your card by phone at 1-888-988-6722, with a mail-in form, or at www.orcacard.com it will be up to 24 hours before the pass or E-purse is available.

Kitsap Transit Low Income Reduced Fare Card Application



Did you know that reduced fare is available on Kitsap Transit routed buses and the Kitsap Transit Foot Ferry to passengers who qualify based on low income?

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Low income cards must be renewed every year by showing proof of eligibility.

You can qualify for a low income Reduced Fare ORCA card if you are enrolled in a qualifying low income program or if you meet federal poverty guidelines. A current letter of participation from one of the following qualifying low income programs is valid:

- Food Assistance
- State Medical Assistance
- Public Housing Benefits (Section 8)
- Home Energy Assistance from KCR
- WorkFirst Program
- Social Service Agency or Shelter
- Work Release Program with Department of Corrections
- FAFSA/Financial Aid

| Persons in Household | Federal Poverty Guideline (monthly income) |
|----------------------|--|
| 1 | \$903.00 |
| 2 | \$1,214.00 |
| 3 | \$1,526.00 |
| 4 | \$1,838.00 |
| 5 | \$2,149.00 |
| 6 | \$2,461.00 |
| 7 | \$2,773.00 |
| 8 | \$3,084.00 |

If you are not enrolled in a qualifying program, you must meet the federal poverty level with your household income. Household income is defined as the total gross income of all household members over the age of 18. You must provide current proof of income for all family member(s) over the age of 18 with one of the following:

- Income Tax Return
- W-2 forms
- 3 months of paystubs

4/2012

Please note: If you are 65 or older or disabled you may qualify for a Regional Reduced Fare ORCA card. The regional card offers discounts on transit agencies across the region. The low income card offers discounts only on Kitsap Transit. For questions regarding the Regional Reduced Fare Permit please contact Customer Service at 1-800-501-7433 for details or visit <http://www.kitsaptransit.org/RegionalReducedFare.html>

To receive your reduced fare discount you must pay your fare with a pass or E-purse loaded onto your ORCA card. Paying your reduced fare from E-purse entitles you to a free 2-hour transfer at any location.

Kitsap Transit Low Income Reduced Fare Application

☐ New Application ☐ Renewal

Name: _____
First Middle Last

Mailing Address: _____
Apt # _____

City State Zip Code

Telephone: _____ Number of People in Household: _____

Applicant's Signature: _____ Date: _____

To apply by mail, complete and sign the application above, include a copy of one of the eligibility documents listed on the other side of this brochure, enclose both in an envelope and mail to:

Kitsap Transit Customer Service
60 Washington Avenue, Suite 200
Bremerton, WA 98337

When sending your application by mail, please also provide the answer to the following 'secret question':

What is your mother's maiden name? _____

You will need to provide the answer to the 'secret question' and provide your zip code as written above if you wish to set up a My ORCA Account at www.orcacard.com.

For CSO Staff Use Only:

Eligibility documentation provided:

- | | |
|--|--|
| <input type="checkbox"/> Food Assistance | <input type="checkbox"/> Department of Corrections Program |
| <input type="checkbox"/> Medicaid | <input type="checkbox"/> Income Tax Return |
| <input type="checkbox"/> Public Housing Benefits (Section 8) | <input type="checkbox"/> W-2 forms |
| <input type="checkbox"/> Home Energy Assistance from KCR | <input type="checkbox"/> 3 months of paystubs |
| <input type="checkbox"/> WorkFirst Program | <input type="checkbox"/> FAFSA |
| <input type="checkbox"/> Social Service Agency or Shelter | <input type="checkbox"/> Other: _____ |

CSO: _____
Date: _____

Para la traducción de este documento en español, por favor llame al 1-800-501-7433 durante las horas normales de oficina. El personal de servicios al cliente se conectará con un intérprete.


Once the eligibility is established, the ORCA card fee is waived. If these cards are lost, stolen or damaged, the customer is responsible for the \$5 fee. The system also requires low income cards to be registered, with the exception of Business Accounts. In the Business Account environment, the cards are registered to the Agency instead of the cardholder.

Examples of qualifying documentation:

Department of Corrections – Peninsula Work Release Resident

This type of documentation is faxed direction from DOC to our office and not hand carried by the residents.

JAN/31/2013/TW 09:41 AM FAX No. P. 003


Department of Corrections
WASHINGTON STATE
DEPARTMENT OF CORRECTIONS
OFFICE OF CORRECTIONAL OPERATIONS
PENINSULA WORK RELEASE
1340 LLOYD PARKWAY • PORT ORCHARD, WA 98367 • (360) 895-6156 • FAX (360) 895-6172

01/30/13

KITSAP TRANSIT
10 WASHINGTON AVENUE
BREMERTON WA 98337

This letter is to verify [redacted] with a date of birth [redacted] of Peninsula Work Release.

This letter also verifies this individual is indigent according to Federal and State guidelines, and is eligible to receive a reduced fare pass by Kitsap Transit.

Please keep this letter for your records or dispose of at your discretion. **Please do not return this letter to the pass recipient.**

If you have any questions regarding this matter, please feel free to contact the Peninsula Work Release at (360) 895-6156.


Thank you,

ERIC CUMMINGS
COMMUNITY CORRECTIONS OFFICER 3
Peninsula Work Release

cc: Resident file

Bainbridge Island – Helpline House

This type of documentation is hand carried and is printed on letterhead. It's completed by the Clinical Social Worker.


Non Profit, Tax-Exempt

Serving the Bainbridge Community

Date: 1-30-13

Customer Services
Kitsap Transit
80 Washington Avenue, Suite 200
Bremerton WA, 98337

Re: Low Income ID Cards

To: Customer Services

The following client meets the income guidelines to receive the Kitsap Transit Low Income Bus Pass. As the social worker for this case please feel free to contact me if you have any questions. Enclosed is pertinent information for the issuance of the pass. Thank you very much.

Name: [redacted]

Address: [redacted]

Telephone: [redacted] 98110

Date of Birth: [redacted] address

Please send ORCA card to: Helpline House, Attn: [redacted]
282 Knechtel Way NW, Bainbridge Island WA 98110.

We will assist them in the activation.

Serving the Bainbridge Community
HELPLINE HOUSE

Clinical Social Worker
Diana Chan, L.L.C.S.W.
Phone: 842-7621, ext. 18
dchan@helplinehouse.org
Fax: 842-9867
Helpline House, 282 Knechtel Way NE,
Bainbridge Island, WA 98110 • 2007-2012

A great portion of the eligibility process is done at our larger Social Service agencies like DSHS, Unemployment, our community college "SING" (Students in Need) Program and a County agency called "Housing Solutions Center". These agencies have internal "navigators" that work with their clients during the intake process and determine what programs they are eligible for and make recommendations. In many cases, we only accept the initial award letter issued by a Social Service agency because the benefit cards awarded to their clients don't display expiration dates. Examples would be DSHS benefits, EBT cards and medical coupons.

Examples of qualifying documentation (cont.):

Social Security Administration – SSI Recipient

We require current year award letters for this type of documentation.

Social Security Administration



You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

Information About Supplemental Security Income Payments

Beginning January 2013, the current Supplemental Security Income payment is \$ 710.00.

This payment amount may change from month to month if income or living situation changes.

Supplemental Security Income Payments are paid the month they are due. (For example, Supplemental Security Income Payments for March are paid in March.)

Date of Birth Information

The date of birth shown on our records is [redacted]

Type of Supplemental Security Income

You are entitled to monthly payments as a disabled individual.

If You Have Any Questions

If you have any questions, you may call us at 1-800-772-1213, or call your local Social Security office at 855-820-0101. We can answer most questions over the phone. You can also write or visit any Social Security office. The office that serves your area is located at:

SOCIAL SECURITY
9594 MICKELBERRY RD NW
SILVERDALE, WA 98383

See Next Page

YWCA – Resident Program

Letters from shelters and/or community programs are hand carried. They are printed on letterhead and signed by the approving organization.

eliminating racism
empowering women
ywca

P.O. Box 559
Bremerton, WA 98337
360- 479- 5118
Fax: 360-479-2460

Date: 12/27/12

To Whom it may concern:

This letter is to confirm that [redacted] is presently a client of the A.L.I.V.E. Program and is residing at the shelter for battered women.

She has left her home due to the violence that she was experiencing.

She has been a resident here since 12/4/12

Any assistance you can offer her would be appreciated. If you have any questions concerning her stay at this facility, please give one of our A.L.I.V.E. staff members a call at (360) 479-5118.

Thank you for your time and attention to this matter.

Sincerely,

Charlene Edmond

(Print Name)

Charlene Edmond

(Sign)

Client Advocate

YWCA A.L.I.V.E. Program

Our goal is to evolve this program even further with the portable CSTs. We plan to attend local community homeless and low income events and approve and issue low income cards on-site.

Kitsap Transit's Low Income Program Highlights

- ORCA cards issued are identical to the Standard Cards. Expiration stickers are placed on the back as a reminder for the Customer.
- The initial ORCA card fee is waived for Low Income applicants each year of eligibility. (The card fee is collected for lost, stolen or damaged cards)
- The system requires low income cards to be registered to the cardholder.
- Community & State Agencies issue tokens, checks and/or pre-approved purchase orders to assist their clients with their transportation needs. If the client doesn't already have a low income card, we'll use the Social Service agency documentation as proof of eligibility.



Challenges of Kitsap Transit's Low Income Program

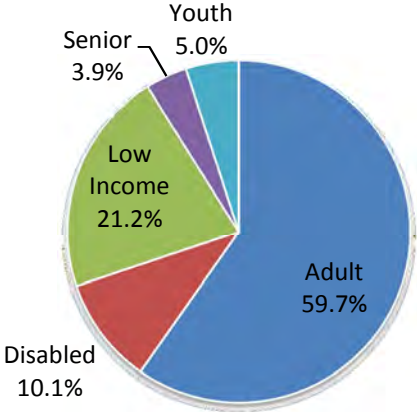
- Renewals: If a customer remains eligible for low income, the system does not allow the expiration date to be updated; a new card must be issued.
- Lost or stolen cards: If a low income card is reported lost or stolen, we must log into the Call Center Website to verify the expiration date before issuing a new card.
- If we need to transfer product or e-purse, we have to add product using an internal purchase order; e-purse takes 5-7 days to follow.
- If a customer becomes stranded by this process, we issue day passes to help with their transportation needs.



The functionality of the system restricts us from simply replacing the card when the card is expired. Because the system doesn't allow us to update the expiration date, we must issue a whole new card. This is not only a challenge for Kitsap Transit; it sometimes becomes a hardship for the customer. In many of these cases we are working with the most vulnerable and in-need population, and the card they're renewing is loaded with the only money available. By issuing a new card, the e-purse will take 5-7 days to transfer.

Kitsap Transit's November ORCA Stats

**ORCA Boardings by Fare & Passenger Type
November 2012**

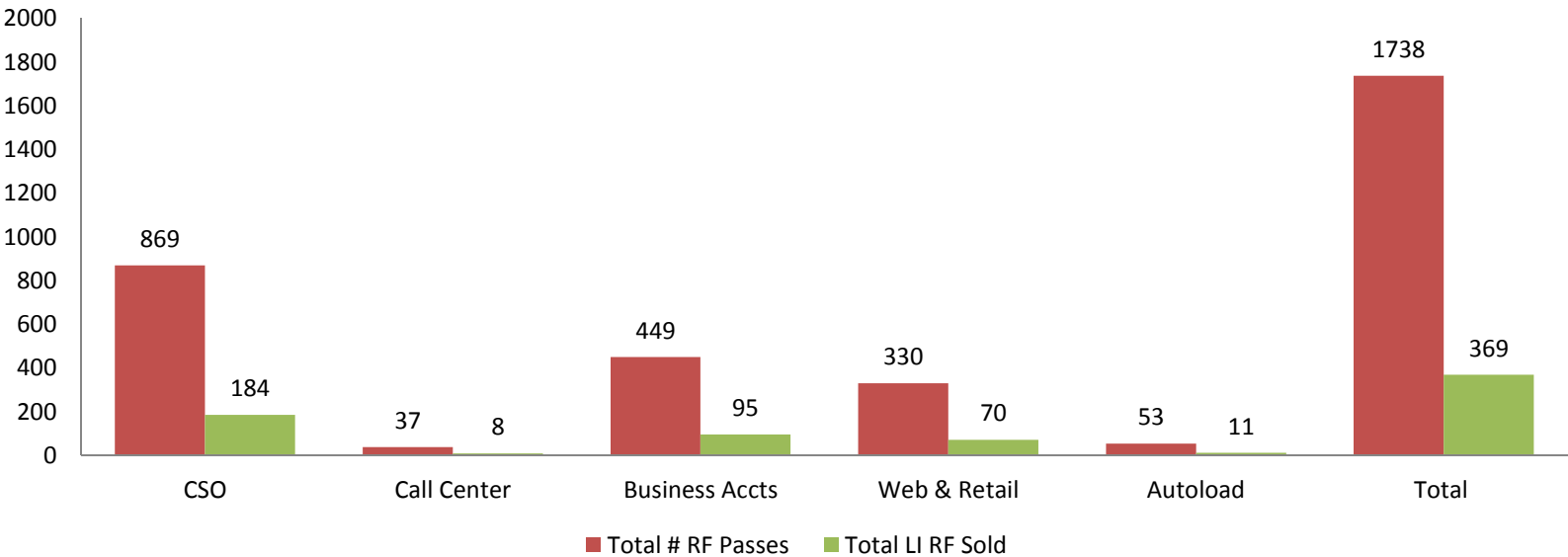


Calculation: We took the total reduced fare sales by location and converted into total number of reduced fare passes sold. We then used the ORCA Boardings by Fare and Passenger Type and determined the percentage by type. We applied the low income percentage to total RF passes sold to give us our total low income passes sold by location.

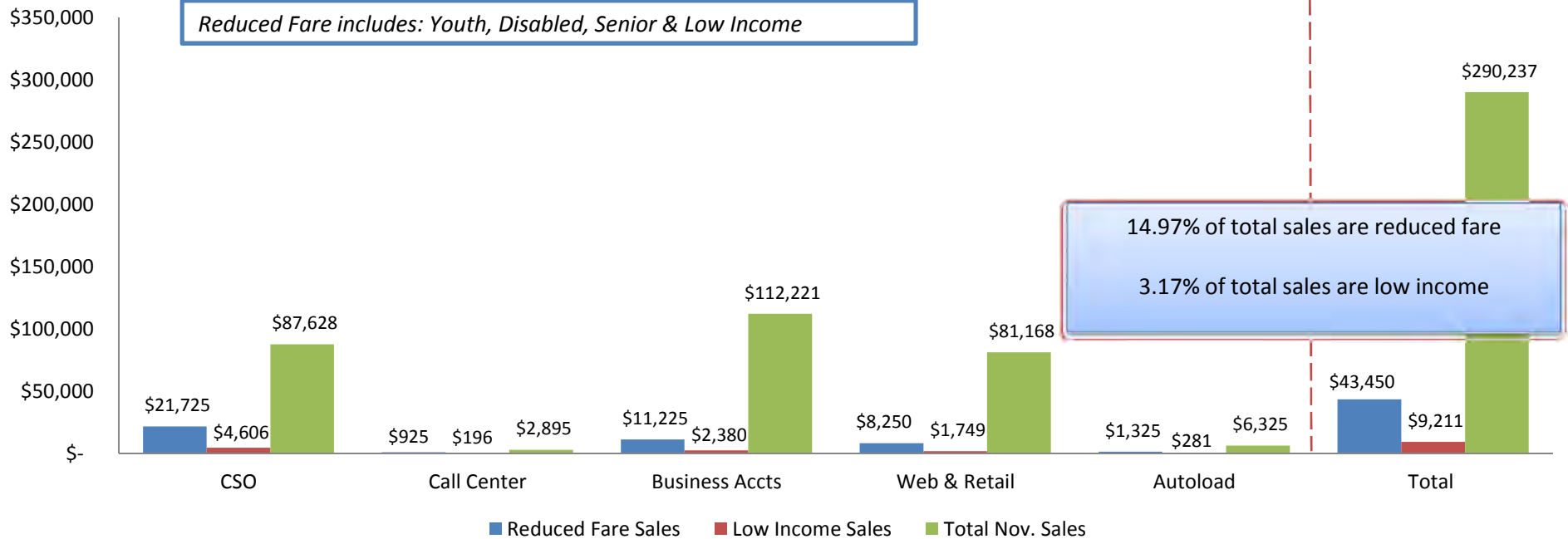
For example:

In November, we had \$925.00 in reduced fare sales at our Call Center. Divide this total, \$925.00 by \$25.00 (cost of our reduced fare pass) which gives us 37 reduced fare passes sold for November at this location. Using the 21.2% from the ORCA report, we can apply this to the 37 reduced fare passes sold at this location and assume that approximately 8 were low income.

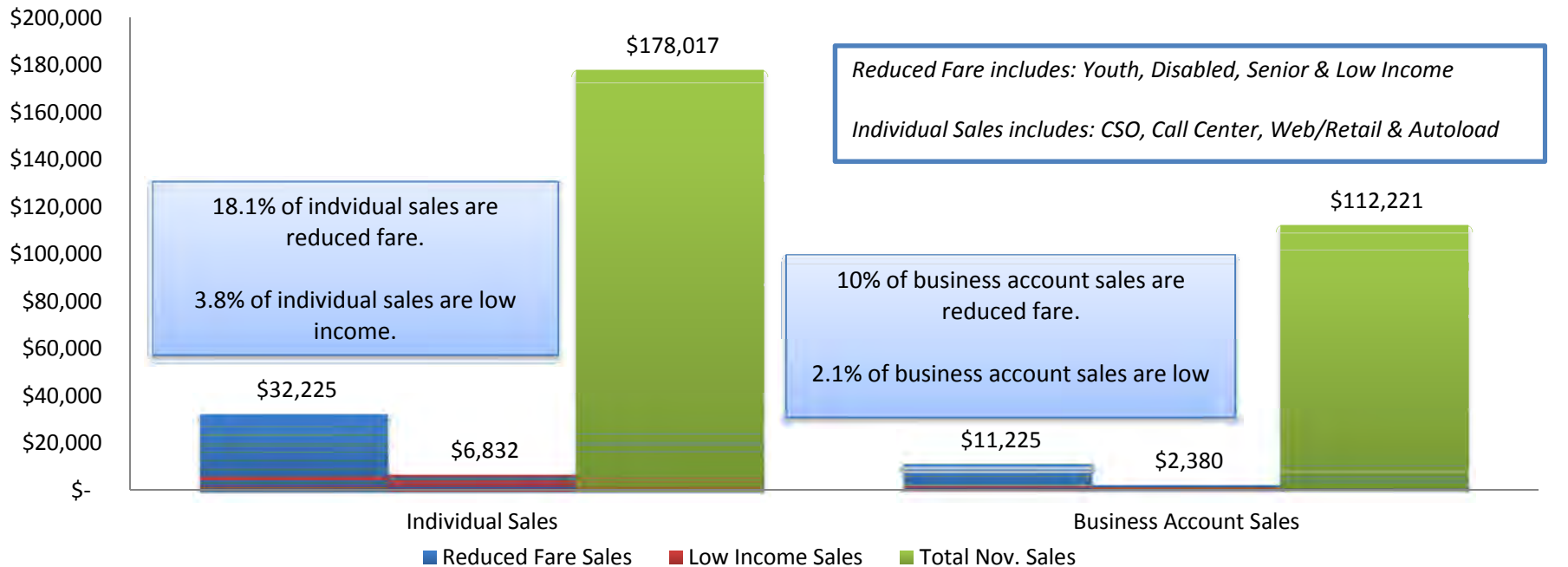
**Passes Sold By Location
November 2012**



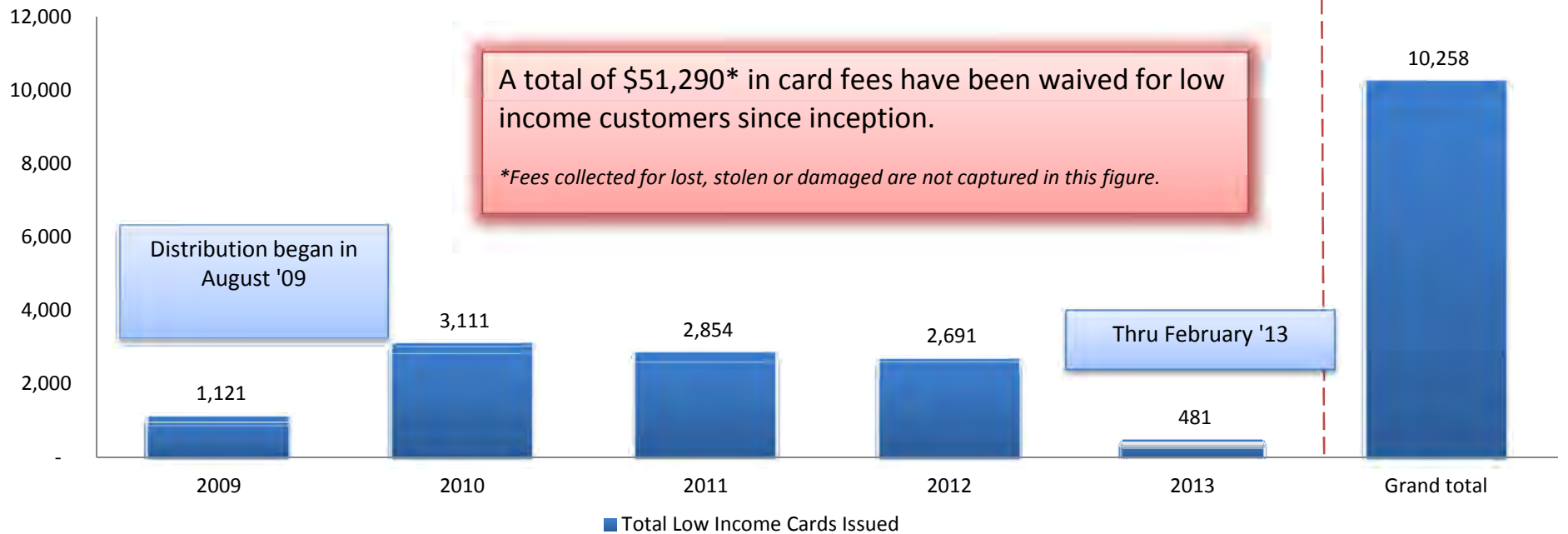
November 2012 Sales



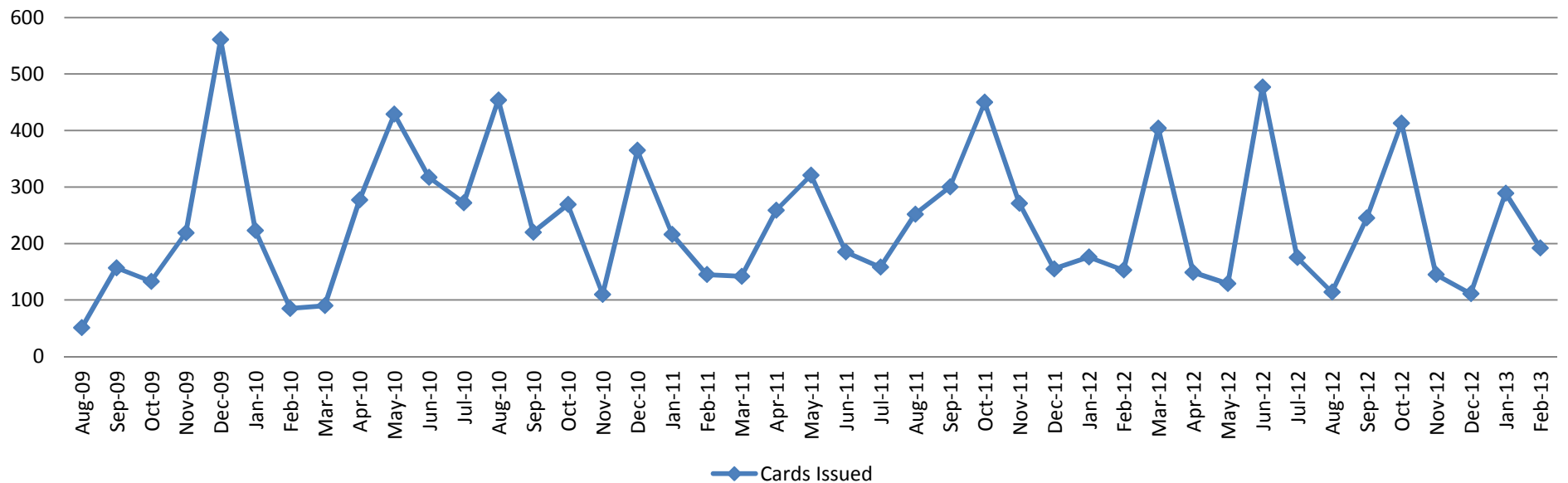
November 2012 Individual Sales vs. Business Accounts Sales



History of Low Income Cards Issued by Year



History of Low Income Cards Issued by Month



What ORCA already does:

- Low income passenger type exists in the system. Kitsap Transit is the only ORCA agency that currently uses this passenger type.
- All ORCA agencies have fare tables that include a placeholder for a low income fare, but only Kitsap Transit sets a reduced fare.
- Low income ORCA cards can be used on any service that accepts ORCA, but currently a reduced low income fare will be charged only on Kitsap Transit service. All other ORCA agencies set their low income fare to adult fare.
- Only Kitsap Transit Customer Service Terminals (CSTs) can issue ORCA cards coded as low income. These ORCA cards “tell” the fare card readers to charge the low income fare from the fare table.
- The low income designation has an expiration date after which the ORCA card will act as an adult card.
- The expiration date for the low income designation cannot be extended. Kitsap Transit provides new low income ORCA cards to customers who continue to qualify for low income fares.
- Low income ORCA cards must be registered to the cardholder’s name and address. A low income ID field is available but not currently used by Kitsap Transit.
- Low income cards can be loaded and reloaded at any retail sales locations and through the Business Accounts website.

Business Accounts:

Several Social Service agencies have elected to contract directly with Kitsap Transit as a Business Account to offer low income fare eligibility to a large population. These agencies self-qualify their clients, saving them a trip to our Customer Service Office to complete the low income reduced fare application process.

This process is customer friendly but is a major administrative task for the Social Service agency and Kitsap Transit.

Process/Challenges:

- The current system doesn't allow low income designated cards to be ordered through ORCA system for the Business Account.
- Each card must be initialized and registered at the CST, one card at a time.
- Each card needs to be added to the Business Account, one card at a time, and tapped on the CST one card at a time. We will also verify that the cards are visible in the Business Account – *many of these steps require 24-48 hours in between.*
- By issuing these cards to the Business Account, Kitsap Transit is surrendering the overall eligibility authority.
- Kitsap Transit enables our low income cards for four years, as it is not realistic to re-card the Business Account each year.
- If the Business Account stops funding the cards issued to clients, the cards are rarely recovered and remain in circulation. In many cases, the customer will assume the responsibility of loading their own funds, pass, etc. until the card is blocked or becomes expired.

During the registration process, we must enter the low income expiration date, the name of the Social Service agency, the address and a secret password.

Kitsap Transit depends on the Business Account/Social Service agency to actively maintain their low income cards.

Kitsap Transit enables our low income cards for four years. We decided that, in addition to the fees associated with re-carding a Business Account annually, it would be unrealistic to have random expiration dates throughout the Business Account. We would never know which card has lost the low income designation, returning to a regular Adult ORCA card or at what time. For example, many of our current Business Accounts will be expiring in December of 2014. In 2010, 2011 and 2012, when these cards were ordered and initialized, we assigned the same expiration date to all – 12/14. Preparing for orders going forward, we're in discussion of moving the date out to 2017 or 2018.

Additional Findings:

Agencies that use Purchase Orders for clients:

- Kitsap County Drug Court
- Salvation Army
- Kitsap County SC SEP/ALTC
- Catholic Community Services
- Employment Security
- Services for the Blind
- Kitsap Residences
- St. Vincent De Paul
- Kitsap Community Resources
- South Kitsap School District
- DSHS
- Kitsap Tenant Support

This is what the Driver Display Unit (DDU), On Board Fare Transaction Processor (OBFTP) and the Portable Fare Transaction Processor (PFTP) all say when presented with a Low Income and Senior Card:

Low income card:

DDU: Low Income paid \$1 dollar

OBFTP: Paid \$1 dollar

PFTP: Low Income Purse \$1 dollar

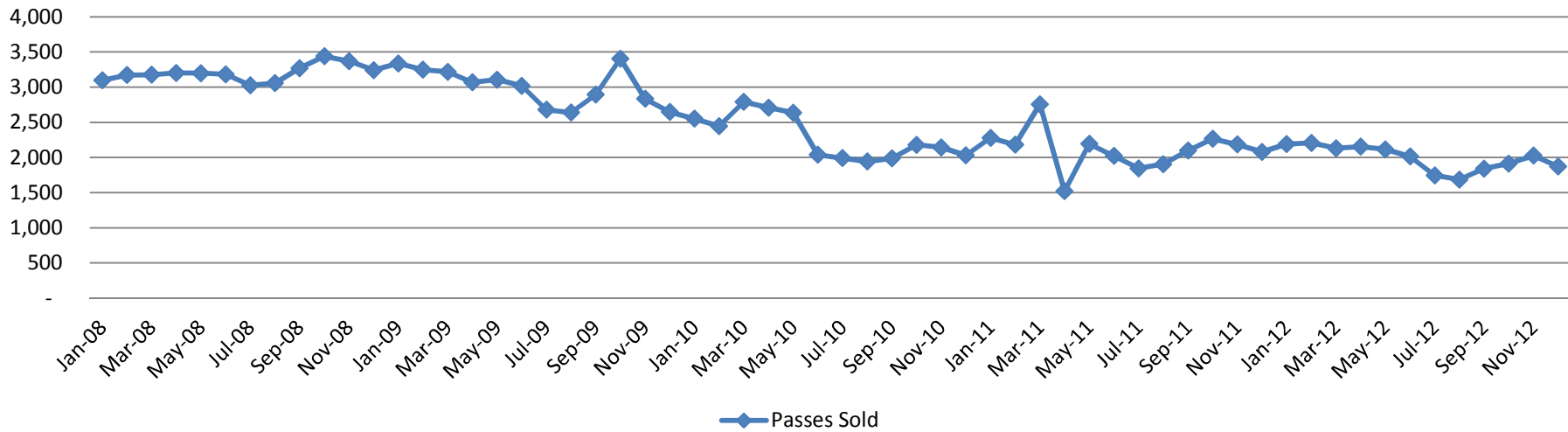
Senior Card:

DDU: Senior paid \$1 dollar

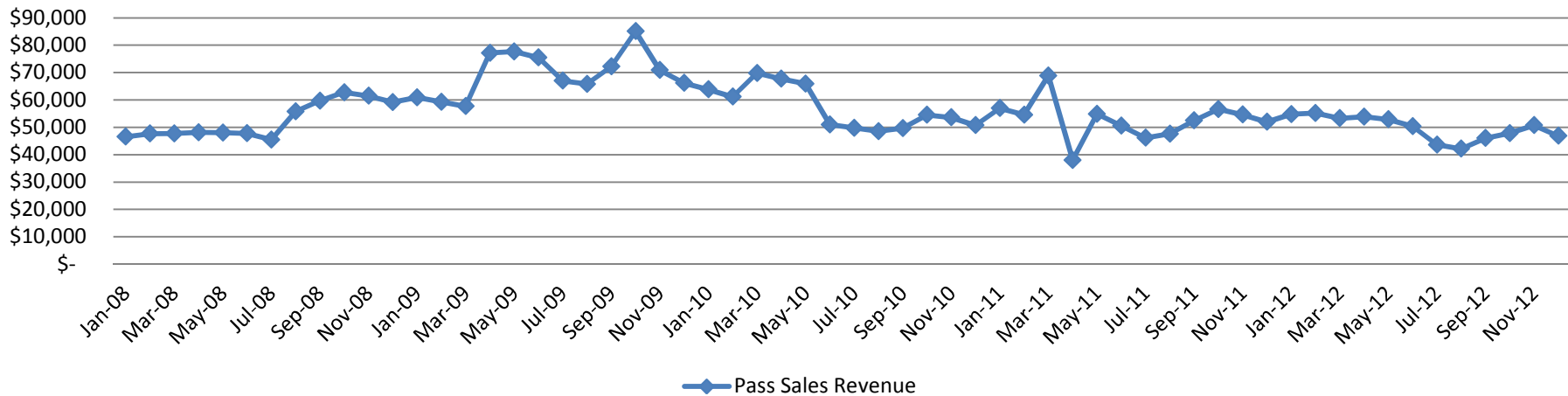
OBFTP: Paid \$1 dollar

PFTP: Senior Purse \$1 dollar

History of Redcued Fare Passes Sold



History of Reduced Fare Pass Sales Revenue



Notes: Reduced fare includes Youth, Disabled, Senior and Low Income.

Paper passes were sold through August 2010. These sales include Business Accounts, retail outlets, ACCESS and our CSO. ORCA starts 4/20/2009. ORCA sales don't include ACCESS.

These two graphs represent "true" pass sales months. For example: February sales are 1/15/12 to 2/14/12. Data presented early is sorted by calendar month.